

### **REMARKS**

This Amendment, filed in response to the Office Action mailed January 26, 2010, is believed to fully address all issues raised in the Action. Favorable reconsideration of the application is respectfully requested.

#### **I. Claims Disposition**

Claims 16-19, 21, 23 and 24 are all the claims pending in the application. Claims 16-18, 19 and 24 are amended in order to more clearly set forth the claimed subject matter. No new matter is introduced.

#### **II. Responses to Claim rejections under 35 U.S.C. § 103(a)**

##### **A. Rejections of Claims 16-18**

Claims 16-18 are rejected under 35 U.S.C. 103 (a) as being unpatentable over Ronen (US 5,845,267) in view of Jamison (US 2003/0191711) in further view of McNair (US 2001/0037297 A1).

By this Amendment, Applicant has amended claims 16-18 to further distinguish the claimed invention from the teachings of the references. In particular, amended independent claims 16-18 clearly indicate that the recited operations are performed by a payee server. Support for the claim amendments is found in at least FIGs. 7-9 of the application.

Claim 16 is directed to a method for payment receipt and recites as follows (emphasis added):

A method for payment receipt comprising the steps of:  
extracting by a payee server, required information including information on payers and payment amounts from a receipt management database for managing

information on the payers who have to pay and the payment amounts that the respective payers have to pay for a certain period of time;

converting by the payee server, the extracted information into a two-dimensional (2D) code;

making out by the payee server, a bill for payment with the converted 2D code attached thereto;

transmitting by the payee server, the bill for payment with the 2D to a payer receiver; and

receiving by the payee server, processed payer information from a relay server, wherein the relay server receives information on payers who have completed a payment process using the transmitted bill with the 2D code and payment amounts paid by the payers, transmitted from a financial institution server and selects information including personal details of the payers, paid amounts and paid dates, which a payee wants to obtain, among the received information thereby to provide the processed payer information to the payee server.

With regard to Ronen, the Examiner contends that Ronen (FIG. 1, 126 and 127; col. 7, line 22) teaches “extracting...from a required information on payers and payment amounts from a receipt amount database...,” and “transmitting the bill for payment to a payer receiver” of claim 1 (Office Action at page 3).

However, Ronen fails to teach “extracting by a payee server, required information including information on payers and payment amounts from a receipt management database for managing information on the payers who have to pay and the payment amounts that the respective payers have to pay for a certain period of time” of claim 1.

Ronen relates to a method and system of billing an account associated with a user for a cost of a transaction conducted between a user and a merchant using a billing platform. Specifically, FIG. 1 of Ronen shows network elements for providing a centralized billing functionality of a billing platform (120) for transactions conducted between a user (101) and an Internet Service Provider (ISP) (115). The billing platform includes a billing server (126) and a

database (127) where the billing server (126) checks the database (127) to ascertain whether a billing mechanism has previously been established for the user (col. 5, lines 50-54). Further, the billing server (126) stores on the database (127) for each user a record that includes parameters of billing and a billing choice, and bills an account of the user for the cost of the transaction according to the established billing mechanism (col. 6, line 10-31; Table 1, col. 7, lines 14-33). In Ronen, the billing platform (120) performs payment for the user in accordance with the billing mechanism established between the user and the billing platform. Ronen's billing platform does not correspond to the payee server of claim 16. Thus, Ronen does not teach "extracting by a payee server, required information including information on payers and payment amounts from a receipt management database at least because Ronen's billing platform does not correspond to the payee server of claim 16.

Furthermore, even assuming that the billing platform of Ronen corresponds to a payee server, Ronen does not teach "transmitting by the payee server, the bill for payment to a payer receiver," as recited in amended claim 1.

In the Office Action, the Examiner cites "Billing server to properly bill each user..." (col. 7, line 22) as teaching "transmitting the bill for payment to a payer receiver." The relevant portion of Ronen (col. 7, lines 14-33) describes as follows (emphasis added):

During a session the user at terminal 101 may in fact conduct many chargeable transactions with a plurality of different ISPs, each being conducted over connections identified by different Connection IDs. For each such transaction, Session Manager 116 provides the association between the present Connection ID and the user ID to Transaction Server 121, which associates the charges for each transaction with the that same user at terminal 101. Database 122 therefore accumulates and aggregates the transactions associated with a plurality of different users. In some periodic manner, such as once each hour or once a day, or some fraction or multiple of either, Transaction Server 121 provides to Billing Server 126 all the accumulated billing information for those users who have engaged in chargeable transactions within that interval. Such billing information includes the charges and associated transaction information required

by Billing Server 126 to properly bill each user in accordance with that user's pre-established billing mechanism. Billing Server 126 thereby associates each transaction for billing in accordance with the associated user's the billing mechanism, such as that illustrated in Table 1 above. Each of the user's transactions is then recorded and stored in database 127, as shown in Table 2, above. The appropriate accounts in the various billing entities, 130-1-130-5, of VISA, MasterCard, etc., are then charged accordingly by means of messages transmitted over private facilities 131-1-131-5, or other transmission facilities, between the Billing Server 126 and these entities.

As such, Ronen simply indicates that the billing server (126) receives, from the transaction server (121), all the billing information to bill each user who has engaged in a chargeable transaction. Referring to FIGs. 1 and 2 of Ronen, the ISP (115) forwards the bill indicating the cost of the transaction to the transaction server (121), and the transaction server (121) sends the bill to the billing server (126) which charges the user account of the billing entity (130-1, 130-5; VISA, MasterCard, etc) over the transaction facilities (131-1, 131-5). In Ronen, the billing entity is an entity performing a charge to the user for the transaction, but is not a payer receiver which receives a bill payment with 2D code of claim 16. In addition, the cited portion of Ronen does not teach that the billing platform transmits a bill with the 2D code to a user receiver such as the user terminal. Thus, Ronen fails to teach “transmitting by the payee server, the bill for payment with the 2D code to a payer receiver,” as recited in amended claim 16.

In addition, Jamison fails to teach “receiving by the payee server, processed payer information from a relay server, wherein the relay server receives information on payers who have completed a payment process and payment amounts paid by the payers, transmitted from a financial institution server and selects information including personal details of the payers, paid amounts and paid dates, which a payee wants to obtain, among the received information thereby to provide the processed payer information to the payee server,” as recited in amended claim 16.

In the Office Action, the Examiner contends that Jamison (FIG. 1) discloses “receiving processed information from a relay server, wherein the relay server...” of claim 1 by asserting that the EBPP server (58) of Jamison corresponds to the claimed relay server and the bill information database (62) of Jamison stores “historical bill payment data”(Office Action at page 3).

However, the EBPP system (58) of Jamison cannot correspond to the claimed relay server because the EBPP server (58) does not receive the historical bill payment data from the financial institution.

Jamison relates to an electronic bill presentment and payment (EBPP) system which allows payments to be processed at the biller websites on behalf of customers. FIG. 1 of Jamison shows an integrated EBPP system including an EBPP server (58) in use with three billers (51, 52, 53) and customers (54). The EBPP server (58) includes a bill information database (62) for storing bill information about customer bill obtained from the billers. Paragraph [0097] of Jamison clearly describes that the EBPP system receives the history of bill from the billers as follows (emphasis added):

[0097] **The bill information database 62 is a database of information about customer bills which is obtained from billers, including from the billers 51, 52 and 53.** For example, the bill information database 62 can contain information about customer bills that may include, for each customer, information about individual bills that have not yet been paid, information about bills that the integrated EBPP system will automatically pay unless the customer indicates otherwise, and **a history of the bills previously paid.** Each item of bill information about an individual bill that has not yet been paid will be termed an “item of bill data” in the following discussion. An item of bill data typically includes the biller’s account number, the statement date, the bill amount, the payment due date, minimum amount due, and/or total amount due. The bill image database 64 contains information such as images of bills or the HTML for bills.

As such, in Jamison, the EBPP system receives bill information including a history of the bills previously paid from the billers. Therefore, Jamison does not disclose “the relay server

receives information on payers who have completed a payment process and payment amounts paid by the payers, transmitted **from a financial institution server**,” as required by claim 16. Further, Jamison does not teach that the EBPP system selects information including personal details of the payers, paid amounts and paid dates, which a payee wants to obtain, **among the received information** on the payers who have completed a payment process and payment amounts paid by the payers and **provides the processed payer information to the payee server** unlike the claimed invention. Accordingly, contrary to the Examiner’s assertion, Jamison fails to teach “receiving by the payee server, processed payer information from a relay server, wherein the relay server receives information...from a financial institution server and selects information... among the received information thereby to provide the processed payer information to the payee server,” as recited in claim 16.

Furthermore, McNair does not make up for the deficiencies of Ronen and Jamison.

Accordingly, Applicant respectfully submits that claim 16 is patentable over Ronen in view of Jamison and McNair because the references do not teach or suggest all the elements of claim 16.

In dependent claim 17 recites features analogous to those of claim 16 and also recites “receiving by the payee server, re-processed information from a management server, wherein the management server receives information on the payers who have completed a payment process and the payment amounts paid by the payers from the financial institution server via the relay server, and re-processes the received information in an information form that the payee wants to obtain thereby to provide the re-processed information to the payee server.” Ronen in view of Jamison and McNair do not teach or suggest all the elements including the additional features for the reasons similar to those for claim 16.

Independent claim 18 recite features analogous to those of claim 16, and further recites “providing by the payee server, the processed payer information received from the relay server to a management server,” and “receiving by the payee server, re-processed payer information from the management server, wherein the management server receives the processed payer information, and re-processes the processed payer information in an information form that the payee wants to obtain thereby to provide the re-processed payer information to the payee server.” Ronen in view of Jamison and McNair do not teach or suggest all the elements including the additional features for the reasons similar to those for claim 16.

Accordingly, Applicant respectfully submits that claims 17 and 18 are patentable over the references because the references do not teach or suggest all the claimed elements.

B. Claims 19, 21, 23 and 24

Claims 19, 21, 23 and 24 are rejected under 35 U.S.C. 103 (a) as being unpatentable over Ronen in view of Jamison and McNair and further in view of Antognini et al. (2002/0023055; hereinafter “Antognini”), Kitchen et al. (US 6,289,322; hereinafter “Kitchen”), or Budow et al. (US 5,661,517; hereinafter “Budow”).

However, as discussed above, claims 16-18 on which claims 19, 21, 23 and 24 depend are patentable over Ronen in view of Jamison and McNair. Further, the other references do not make up for the deficiencies of Ronen, Jamison and McNair. Accordingly, Applicant submits that claims 19, 21, 23 and 24 are allowable over the references at least by virtue of their dependency on claim 16, 17 or 18.

**III. Conclusion**

In view of the above, reconsideration and allowance of this application are now believed to be in order, and such actions are hereby solicited. If any points remain in issue which the Examiner feels may be best resolved through a personal or telephone interview, the Examiner is kindly requested to contact the undersigned at the telephone number listed below.

The USPTO is directed and authorized to charge all required fees, except for the Issue Fee and the Publication Fee, to Deposit Account No. 19-4880. Please also credit any overpayments to said Deposit Account.

Respectfully submitted,

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